

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

In re:

MATKOVIC, ANDREA N.

Debtor(s)

In Bankruptcy

Case No. 04-13723 JCS

Chapter 7

Hon. JO ANN C. STEVENSON

**NOTICE OF TRUSTEE REPORT AND FINAL ACCOUNT TO THE CREDITORS:**

A final accounting has been filed by the appointed trustee in this case. The accounts of the trustee show total receipts of \$402.92 and total disbursements of \$0.06. The balance on hand is \$402.86.

The following is a summary of fee applications which have been filed along with interim payments made to creditors as well as payments made to preserve the estate:

<u>Applicants</u>	<u>Commission / Fee</u>	<u>Expenses</u>	<u>Amount Paid</u>	<u>Balance Now Due</u>
<u>Clerk of the Court</u>	\$ _____	\$ _____ 450.00	\$ _____ 0.00	\$ _____ 402.86
<u>Payments to Debtors</u>	\$ _____	\$ _____ 0.00	\$ _____ 0.00	\$ _____ 0.00
<u>Payments to Secured Creditors</u>	\$ _____	\$ _____ 0.00	\$ _____ 0.00	\$ _____ 0.00
<u>Expenses of Sale of Real Estate</u>	\$ _____	\$ _____ 0.00	\$ _____ 0.00	\$ _____
<u>Miscellaneous Expenses</u>	\$ _____ 0.00	\$ _____ 0.06	\$ _____ 0.06	\$ _____ 0.00
<b><u>TOTALS</u></b>	\$ _____ 0.00	\$ _____ 450.06	\$ _____ 0.06	\$ _____ 402.86

Notice is hereby given that you have thirty (30) days from the date of service of this notice to object to the allowance of fees listed above. If no objections are filed within 30 days, an order to distribution will be entered and the trustee will be directed to distribute funds as ordered.

Expenses of administration totaling \$402.86 and priority claims totaling \$0.00 must be paid in advance of any dividend to general creditors.

Claims of general creditors totaling \$69,946.83 have been filed and allowed by the trustee. The trustee is asking that all claims which have not previously been objected to be allowed except those listed on this notice.

Notice is hereby given that the trustee objects to the following claims and that each claimant has 30 days from the date of service on this notice in which to file a request for hearing on the objection. If no request for hearing regarding an objection is filed, the claim will be disallowed and no payment will be made on the claim.

(SEE ATTACHED NOTICE OF OBJECTION TO CLAIMS)

A copy of the trustee's proposed distribution is attached. Notice is given that creditors and other interested parties have 30 days from the date of service of this notice to object to this distribution. If no objections are filed, an order of distribution will be entered and the trustee directed to disburse funds pursuant to the order.

Notice is given that the books, documents and records of the debtor which are now in the possession of the trustee will be

returned to the debtor or destroyed within 30 days of the entry of the order for payment of dividends. Creditors and parties in interest should file an objection with the court and the US Trustee within 30 days of this notice.

The debtor(s) has been discharged.

Dated: November 10, 2006

By: \_\_\_\_\_



KELLY M. HAGAN, Trustee

I hereby certify that I have reviewed the Notice of Final Accounting submitted to our office by the above trustee.

Dated: \_\_\_\_\_ 01/16/07

By: \_\_\_\_\_ /s/ Daniel J. Casamatta  
Office of the US Trustee

ANY OBJECTION OR REQUEST FOR HEARING SHOULD BE SENT TO:

US BANKRUPTCY COURT  
ONE DIVISION AVE. NW, ROOM 200  
GRAND RAPIDS, MI 49503

OFFICE OF THE US TRUSTEE  
330 IONIA NW, SUITE 202  
GRAND RAPIDS, MI 49503

Served by Court: \_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

In re:

MATKOVIC, ANDREA N.

Debtor(s)

In Bankruptcy

Case No. 04-13723 JCS

Chapter 7

Hon. JO ANN C. STEVENSON

**NOTICE OF OBJECTION TO CLAIMS**

TO THE UNITED STATES TRUSTEE:

Please take notice that I object to the following claims in this case and I wish that my objections be noted on the notice of final accounting which will be sent to all creditors:

CLAIM NO.	PRIORITY	CLAIMANT & ADDRESS	BASIS FOR OBJECTION TO THE CLAIM
1	Unsecured	Chase Manhattan Bank USA, N.A. Chase Bankcard Services P.O. Box 52176 Phoenix, AZ 85072-2176	DISALLOW. NO DOCUMENTATION IS ATTACHED TO THE PROOF OF CLAIM.
5	Unsecured	AUTO BODY CREDIT UNION 111 S WAVERLY ROAD LANSING, MI 48917-	DISALLOW. NO DOCUMENTATION IS ATTACHED TO THE PROOF OF CLAIM.

INTERNAL REVENUE SERVICE


EXCEPT FOR A CLAIM FOR TAXES, PENALTIES, OR INTEREST AGAINST THE BANKRUPTCY ESTATE OR TRUSTEE WHICH HAS BEEN ALLOWED AND PAID PURSUANT TO AN ORDER OF THE BANKRUPTCY COURT, ANY AND ALL CLAIMS FOR TAXES, PENALTIES, AND INTEREST WHICH ARE DUE OR MAY BECOME DUE AGAINST THE BANKRUPTCY ESTATE OR THE TRUSTEE SHALL BE DISALLOWED AND ALL COLLECTION EFFORTS BY CLAIMANT SHALL BE CEASED UPON THE ENTRY OF THE ORDER FOR PAYMENT OF DIVIDENDS.

STATE OF MICHIGAN

EXCEPT FOR A CLAIM FOR TAXES, PENALTIES, OR INTEREST AGAINST THE BANKRUPTCY ESTATE OR TRUSTEE WHICH HAS BEEN ALLOWED AND PAID PURSUANT TO AN ORDER OF THE BANKRUPTCY COURT, ANY AND ALL CLAIMS FOR TAXES, PENALTIES, AND INTEREST WHICH ARE DUE OR MAY BECOME DUE AGAINST THE BANKRUPTCY ESTATE OR THE TRUSTEE SHALL BE DISALLOWED AND ALL COLLECTION EFFORTS BY CLAIMANT SHALL BE CEASED UPON THE ENTRY OF THE ORDER FOR PAYMENT OF DIVIDENDS.

MICHIGAN EMPLOYMENT

EXCEPT FOR A CLAIM FOR TAXES, PENALTIES, OR SECURITY AGENCY INTEREST AGAINST THE BANKRUPTCY ESTATE OR TRUSTEE WHICH HAS BEEN ALLOWED AND PAID PURSUANT TO AN ORDER OF THE BANKRUPTCY COURT, ANY AND ALL CLAIMS FOR TAXES, PENALTIES, AND INTEREST WHICH ARE DUE OR MAY BECOME DUE AGAINST THE BANKRUPTCY ESTATE OR THE TRUSTEE SHALL BE DISALLOWED AND ALL COLLECTION EFFORTS BY CLAIMANT SHALL BE CEASED UPON THE ENTRY OF THE ORDER FOR PAYMENT OF DIVIDENDS



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KELLY M. HAGAN, Trustee

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

In re:

MATKOVIC, ANDREA N.

Debtor(s)

In Bankruptcy

Case No. 04-13723 JCS

Chapter 7

Hon. JO ANN C. STEVENSON

**FINAL REPORT AND ACCOUNT OF TRUSTEE,  
APPLICATION FOR FINAL COMPENSATION  
AND REIMBURSEMENT OF EXPENSES, AND  
NOTICE OF PROPOSED ABANDONMENTS**

The petition commencing this case was filed under Chapter 7 on 11/08/04, and the undersigned was appointed trustee on 11/08/04. The amount of the trustee's bond is now \$2,000,000.00 Blanket Bond.

The trustee certifies that the balance in the individual estate trust account, bank account number \*\*\*\*\*5266 is \$402.86. This includes all earned interest and is subject to check for payment to creditors.

All property of the estate, except that claimed exempt by the debtor(s), without objection, or determined by the Court as exempt, has been inventoried, collected and liquidated, or abandoned.

All claims has been examined and objections have been determined. Applications for approval of compensation and expenses of other professional persons have been filed with the United States Trustee and the Court. Any property not heretofore abandoned by the trustee is now abandoned and is scheduled as follows:

N/A

- |    |   |                  |
|----|---|------------------|
| 1. | RECEIPTS:<br>(See Exhibit A, Cash Receipts<br>and Disbursements)  | \$ <u>402.92</u> |
| 2. | DISBURSEMENTS:<br>(See Exhibit A, Cash Receipts<br>and Disbursements)   | \$ <u>0.06</u>   |
| 3. | BALANCE OF FUNDS ON HAND:   | \$ <u>402.86</u> |
| 4. | ANALYSIS OF CLAIMS FILED (See Exhibit B attached)   |                  |
| 5. | ANALYSIS OF ASSETS OF THIS ESTATE (See Exhibit C Estate Property Record).   |                  |
| 6. | The following fees and charges are still outstanding:   |                  |
|    | Trustee fees and expenses:  | \$ <u>0.00</u>   |
|    | Trustee's Attorney fees and expenses:   | \$ <u>0.00</u>   |
|    | Other Professionals fees and expenses:  | \$ <u>0.00</u>   |
| 7. | The net estate upon which the trustee's compensation has been computed is \$402.92. This does not include any exempt amounts paid to the debtor(s), and/or any refunds to be made to the debtor(s). |                  |

## COMPUTATION OF COMPENSATION

Pursuant to 11 U.S.C. §326, compensation is computed as follows:

	\$	402.92	25% of First \$5,000.00	\$	<u>100.73</u>
Less	-	<u>5,000.00</u>			
Balance	\$	0.00	10% of Next \$45,000.00	\$	<u>0.00</u>
Less	-	<u>45,000.00</u>			
Balance	\$	0.00	5% of Next \$950,000.00	\$	<u>0.00</u>
Less	-	<u>950,000.00</u>			
Balance	\$	0.00	3% of Balance	\$	<u>0.00</u>
TOTAL COMPENSATION REQUESTED:				\$	<u><u>100.73</u></u>

## TRUSTEE EXPENSES

The trustee has incurred the following expenses:

Copies (24 copies @ 25.0¢/copy)	\$	<u>6.00</u>
Postage	\$	<u>4.60</u>
Other (explain): Facsimile Expenses	\$	<u>4.00</u>
TOTAL EXPENSES REQUESTED	\$	<u><u>14.60</u></u>

8. The undersigned trustee certifies under penalty of perjury that the foregoing is true and correct to the best of her knowledge and requests the United States Trustee to approve this report and account and requests the Court to provide notice and opportunity for a hearing under 11 U.S.C. §330(a), 502(b), and to award final compensation and authorize final distribution.

WHEREFORE, the trustee requests that this application be approved by this Court and that the Trustee be granted an allowance of \$0.00 as compensation and \$0.00 for reimbursement of expenses. No agreement or understanding exists between applicant and any other person for sharing compensation received or to be received.

DATED: November 10, 2006

  
 \_\_\_\_\_  
 KELLY M. HAGAN, TRUSTEE  
 PO BOX 384  
 ACME, MI 49610  
 (231) 938-7095

I have reviewed the trustee's certification of distribution.

Dated: 01/16/07

By: /s/ Daniel J. Casamatta  
 OFFICE OF THE U.S. TRUSTEE

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

In re:

MATKOVIC, ANDREA N.

Debtor(s)

In Bankruptcy

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**EXHIBIT B**  
**CLAIMS ANALYSIS**

Claims reviewed by Kelly M. Hagan, Trustee.

Last day to file claims: 05/17/05

The following claims have been timely filed and are allowed:

**Admin Claims**

Claim No. -- MYERS REESE SMITH & CHESTER ..... \$0.06

Claim No. -- US BANKRUPTCY COURT-WESTERN DISTRICT OF MICHIGAN ..... \$450.00

**Unsecured Claims**

Claim No. 2 -- Citibank (SOUTH DAKOTA) N.A. .... \$6,498.01

Claim No. 3 -- Citibank (SOUTH DAKOTA) N.A. .... \$6,650.57

Claim No. 4 -- Howard LaDuke, Jr. .... \$51,152.94

Claim No. 6 -- MBNA America BANK N.A. .... \$5,645.31

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

In re:

MATKOVIC, ANDREA N.

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In Bankruptcy

Case No. 04-13723 JCS

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Hon. JO ANN C. STEVENSON

**ORDER FOR PAYMENT OF DIVIDENDS**

A final accounting was filed by the trustee in this case and the final accounting and a copy of the proposed order for payment of dividends was served on all creditors and other parties listed on the matrix. Creditors were given 30 days to object to (1) the payment of fees and expense of the trustee and professional persons, (2) to the transfer or destruction of records of the trustee, and (3) to the distribution of estate funds as proposed in this order. Creditors to whose claims the trustee has objected were given 30 days to request a hearing on those objections.

On this date, no objections have been filed and no hearings have been requested except those which have been resolved by separate order of this Court. THEREFORE,

IT IS ORDERED that the fees and expenses listed in the notice of final accounting (or as amended or disallowed by subsequent order of this Court) shall be paid pursuant to §330 of the Bankruptcy Code, and

IT IS ORDERED that the trustee may destroy or transfer books, documents and records now in her possession after 30 days from the date of this order, and

IT IS ORDERED that the claims to which the trustee objected and concerning which no request for hearing has been filed with the Court to this date shall be disallowed, and

IT IS ORDERED that the dividends shall be paid by the trustee to claimants as listed on the Claims Distribution Register attached to this order.

**END OF ORDER**

NOTE: PURSUANT TO RULE 3010, NO DIVIDEND OF LESS THAN \$5.00 WILL BE DISTRIBUTED TO ANY CREDITOR, BUT WILL BE PAID TO THE COURT AS AN UNCLAIMED FUND. NO FURTHER ORDER OF THE COURT SHALL BE ISSUED TO EFFECT THIS PAYMENT.

**TRUSTEE'S CERTIFICATION**

I hereby certify that the proposed order for payment of dividends is correct and proper to the best of my knowledge and recommend approval by the Court.

Dated: November 10, 2006

  
\_\_\_\_\_  
KELLY M. HAGAN, Trustee



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**Claims Distribution Register**

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**Case: 04-13723 MATKOVIC, ANDREA N.**

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
<b>Admin Ch. 7 Claims:</b>								
	11/08/04	200	MYERS REESE SMITH & CHESTER 31500 BAINBRIDGE ROAD, SUITE 5 OLON, OH 44139 <2300-00 Bond Payments>	0.06	0.06	0.06	0.00	0.00
	11/08/04	200	KELLY M. HAGAN PO BOX 384 ACME, MI 49610 <2200-00 Trustee Expenses> TRUSTEE WAIVES HER RIGHT TO SEEK REIMBURSEMENT OF ANY EXPENSES THIS CASE.	14.60	0.00	0.00	0.00	0.00
	11/08/04	200	KELLY M. HAGAN PO BOX 384 ACME, MI 49610 <2100-00 Trustee Compensation> TRUSTEE WAIVES ANY COMMISSION IN THIS CASE.	100.64	0.00	0.00	0.00	0.00
<b>Total for Priority 200: 100% Paid</b>				<b>\$115.30</b>	<b>\$0.06</b>	<b>\$0.06</b>	<b>\$0.00</b>	<b>\$0.00</b>
	11/08/04	201	US BANKRUPTCY COURT-WESTERN DISTRICT OF MICHIGAN ONE DIVISION AVE., NW. ROOM 200 GRAND RAPIDS, MI 49503 <2700-00 Clerk of the Court Costs (includes adversary and other filing fees)>	450.00	450.00	0.00	450.00	402.86
<b>Priority 201: 89.52444% Paid</b>								
<b>Total for Admin Ch. 7 Claims:</b>				<b>\$565.30</b>	<b>\$450.06</b>	<b>\$0.06</b>	<b>\$450.00</b>	<b>\$402.86</b>

**Unsecured Claims:**

1	03/02/05	610	Chase Manhattan Bank USA, N.A. Chase Bankcard Services P.O. Box 52176 Phoenix, AZ 85072-2176 <7100-00 General Unsecured § 726(a)(2)> DISALLOW. NO DOCUMENTATION IS ATTACHED TO THE PROOF OF CLAIM.	2,253.83	0.00 *	0.00	0.00	0.00
2	03/07/05	610	Citibank (SOUTH DAKOTA) N.A. Exception Payment Processing PO Box 6305 The Lakes, NV 88901-6305 <7100-00 General Unsecured § 726(a)(2)> Unsecured; History: 2-1 03/07/2005Claim #2 filed by Citibank (SOUTH DAKOTA) N.A. , total amount claimed: \$6498.01 (aml)	6,498.01	6,498.01	0.00	6,498.01	0.00
3	03/07/05	610	Citibank (SOUTH DAKOTA) N.A. Exception Payment Processing PO Box 6305 The Lakes, NV 88901-6305 <7100-00 General Unsecured § 726(a)(2)> Unsecured; History: 3-1 03/07/2005Claim #3 filed by Citibank (SOUTH DAKOTA) N.A. , total amount claimed: \$6650.57 (aml)	6,650.57	6,650.57	0.00	6,650.57	0.00

(\*) Denotes objection to Amount Filed

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**Claims Distribution Register**

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**Case: 04-13723 MATKOVIC, ANDREA N.**

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
4	03/14/05	610	Howard LaDuke, Jr. c/o Terri S. Macklin, Esq. UAW-GM Legal Services Plan,4433 Byron Center, SW Wyoming, MI 49519 <7100-00 General Unsecured § 726(a)(2)> Unsecured claimed:\$33594.19; Secured claimed:\$17558.75; Secured; History: 4-1 03/14/2005Claim #4 filed by Howard LaDuke, Jr. , total amount claimed: \$51152.94 (Macklin, Terri)	51,152.94	51,152.94	0.00	51,152.94	0.00
5	03/14/05	610	AUTO BODY CREDIT UNION 111 S WAVERLY ROAD LANSING, MI 48917 <7100-00 General Unsecured § 726(a)(2)> DISALLOW. NO DOCUMENTATION IS ATTACHED TO THE PROOF OF CLAIM.	7,008.89	0.00 *	0.00	0.00	0.00
6	03/15/05	610	MBNA America BANK N.A. PO BOX 15168 MS 1423 WILMINGTON, DE 19850 <7100-00 General Unsecured § 726(a)(2)> Unsecured; History: 6-1 03/15/2005Claim #6 filed by MBNA America BANK N.A. , total amount claimed: \$5645.31 (aml)	5,645.31	5,645.31	0.00	5,645.31	0.00
<b>Total for Priority 610: 0% Paid</b>				<b>\$79,209.55</b>	<b>\$69,946.83</b>	<b>\$0.00</b>	<b>\$69,946.83</b>	<b>\$0.00</b>
<b>Total for Unsecured Claims:</b>				<b>\$79,209.55</b>	<b>\$69,946.83</b>	<b>\$0.00</b>	<b>\$69,946.83</b>	<b>\$0.00</b>
<b>Total for Case :</b>				<b>\$79,774.85</b>	<b>\$70,396.89</b>	<b>\$0.06</b>	<b>\$70,396.83</b>	<b>\$402.86</b>